

prospective transaction;

 a third program code segment that causes a
second transmitting unit to exchange matching keys
between the users, and transmits the exchanged
5 matching keys to the authentication system for
matching; and

 a fourth program code segment that causes a
second receiving unit to receive match results from
the authentication system.

10

12. A computer-implemented method for
15 verifying users who are parties to a transaction,
the method comprising the steps of:

 transmitting information concerning a
prospective transaction to an authentication system
that supplies different matching keys to the users;
20 receiving the matching keys to the
transaction from the authentication system in
response to transmitted information concerning the
prospective transaction;

 exchanging matching keys between the users
25 and transmitting the exchanged matching keys to the
authentication system for matching; and

 receiving match results from the
authentication system.

30

13. A computer specially configured by
executing program code stored on a computer-readable
35 medium storing program code for causing a computer
to verify users who are parties to a transaction,
the program code comprising: